

[Note: When you are in the hospital and your HMO decides that you do not need to be there any longer, you can ask for immediate review by a Peer Review Organization (PRO). If you ask for a immediate review, you can stay in the hospital at no charge during the review. The review usually takes at least 24 hours.]

The Appeals Process

Your HMO is required to notify you when it denies, reduces or terminates services or payment for services. (Whether or not you have written notification, you may appeal.) The HMO must also provide you with written information about your appeal rights and the process you must follow, including time frames for each step.

The appeals process begins with your written request to the HMO asking it to review the denial, reduction or termination. If the HMO does not reverse its decision, the appeal automatically goes next to an independent review organization that contracts with Medicare to review HMO denials. If the review organization does not decide fully in your favor, you may request a hearing from Medicare.

If you need help in deciding whether to appeal, or if you have questions regarding what you must do to appeal, you can contact your local or State Insurance Counselling and Assistance (ICA) Program. Call the Medicare Hotline at 1-800-638-6833 to get the number of the ICA in your area.

Complaints About Quality

If you have complaints about the quality of care you have received by your HMO or any of its providers, including hospitals, skilled nursing facilities and home health agencies, you can complain to your HMO or a Peer Review Organization (PRO). PROs are groups of doctors and health care professionals that monitor the quality of care provided to Medicare beneficiaries. Call the Medicare Hotline or your ICA to get the number of the PRO serving your area (See Part IV: Where to Go For Help). The PRO will investigate your complaint.

Other Complaints

If you have other complaints about the HMO, such as physician demeanor or adequacy of the facilities, contact your HMO directly. Your HMO must have written procedures, including time frames, for investigating these types of complaints (also called grievances). The HMO representatives will review these complaints and notify you in writing of their conclusions.

Part IV: Where To Go for Help

What You Need To Do if You Believe Your HMO Is Not Meeting Its Obligations or May Be Violating Your Rights

- Complain directly to the HMO. You must write to your HMO asking it to reconsider its decision to deny, reduce or terminate care, coverage or payment. Every HMO is required to have a process to handle complaints, and the HMO must give you detailed information on how to file a complaint.

- Contact your local or State Insurance Counselling and Assistance Program (ICA) which has been set up to assist Medicare beneficiaries in resolving problems with, or answering questions about, their Medicare benefits. To obtain the phone number of your ICA, you can call the Medicare toll-free Hotline at 1-800-638-6833 or your local area Agency on Aging office. To obtain the number of your local aging office, you can call 1-800-677-1116 (the Eldercare locator number).

- Contact the HHS Office of Inspector General through its toll-free Hotline at 1-800-HHS-TIPS (1-800-447-8477), or contact the HCFA Medicare toll-free Hotline at 1-800-638-6833. Contacting one of these offices about improper practices will not resolve your individual problem, but may help to stop any improper practices.

Quiz Yourself

There are several important questions you should ask yourself regarding HMO participation.

Do you know:

- What lock-in into an HMO means?
- The role of your primary care doctor?
- How the HMO's referral process works?
- The HMO's rules and responsibilities about paying for emergency and out-of-area urgent care?
- Whether HMO enrollment is a good choice for you if you travel or are out of the HMO service area for long periods of time?
- How to disenroll from an HMO?
- How to complain if you have a problem?

Dated: October 18, 1996.

Michael Mangano,

Principal Deputy Inspector General.

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National Institutes of Health

National Cancer Institute; Notice of Closed Meeting

Pursuant to Section 10(d) of the Federal Advisory Committee Act, as amended (5 U.S.C. Appendix 2), notice is hereby given of the following meeting of the National Cancer Institute Initial Review Group:

Agenda/Purpose: To review and evaluate grant applications.

Committee Name: Subcommittee A—Cancer Center Subcommittee.

Date: December 18–19, 1996.

Time: 8 a.m.

Place: The Bethesda Ramada, 8400 Wisconsin Avenue, Bethesda, MD 20814.

Contact Person: David E. Maslow, PhD., 6130 Executive Blvd., Room 643A, Bethesda, Md 20892, Telephone: 301-496-2330.

The meeting will be closed in accordance with the provisions set forth in secs. 552b(c)(4) and 552b(c)(6), Title 5, U.S.C. Applications and/or proposals and the discussions could reveal confidential trade secrets or commercial property such as patentable material and personal information concerning individuals associated with the applications and/or proposals, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.

(Catalog of Federal Domestic Assistance Program Numbers: 93.393, Cancer Cause and Prevention Research; 93.394, Cancer Detection and Diagnosis Research; 93.395, Cancer Treatment Research; 93.396, Cancer Biology Research; 93.397, Cancer Centers Support; 93.398, Cancer Research Manpower; 93.399, Cancer Control.)

Paula N. Hayes,

Acting Committee Management Officer, NIH.

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National Cancer Institute; Notice of Closed Meeting

Pursuant to Section 10(d) of the Federal Advisory Committee Act, as amended (5 U.S.C. Appendix 2), notice is hereby given of the following meeting of the National Cancer Institute Initial Review Group:

Agenda/Purpose: To review and evaluate grant applications.

Name of Subcommittee: Subcommittee D—Clinical Studies.

Date: December 12–13, 1996.

Time: 8 a.m.

Place: Hyatt Regency Bethesda, One Bethesda Metro Center, Bethesda, MD 20814.

Contact Person: Martin H. Goldrosen, PhD., National Cancer Institute, NIH, Executive Plaza North, Room 635C, 6130 Executive Boulevard, MSC 7405, Bethesda, MD 20892-7405, Telephone: 301/496-7930.

The meeting will be closed in accordance with the provisions set forth in sections 552b(c)(4) and 552b(c)(6), Title 5, U.S.C. Applications and the discussions could